

## ABSTRACT

A system, method, and computer program product which allows a server system to verify the geographic location of a client system in order to authenticate the user or authorize a transactions. The server system, in the preferred embodiment, uses the client system's network address to determine a corresponding geographic location. In an alternative embodiment, the client system is equipped with a geographic positioning system which precisely determines the geographic location of the client system, and reports this location to the server system. The preferred embodiment is particularly drawn to a secure system, method, and computer program product for authorizing an automated teller machine (ATM) application running on a data processing system.

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